

MARKED-UP VERSION SHOWING CHANGES MADE TO INDEPENDENT
CLAIM 42:

42. (Amended) An apparatus for providing financial information and/or investment information, comprising:

a receiver, wherein the receiver receives a request to receive information regarding a change in at least one factor [along with] and information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account[, wherein the request is received from a communication device associated with an individual];

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NOTE.
deletion.

a processor, wherein the processor detects the change in the at least one factor, and further wherein the processor processes the request and generates at least one of a signal, a message, and a report, containing information regarding the change in the at least one factor along with information regarding the correlation of the at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account; and

a transmitter, wherein the transmitter transmits the at least one of a signal, a message, and a report, to a communication device associated with [the] an individual.